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**UNITED STATES BANKRUPTCY COURT
Central District of California**

)	Case No.: 1:14-bk-11381-AA
In Re: JULIE KIM ROBINSON)	
)	DECLARATION OF DEBTOR IN
)	SUPPORT OF MOTION FOR
)	SANCTIONS FOR WILLFUL
Debtor.)	VIOLATION OF THE AUTOMATIC
)	STAY AND/OR DISCHARGE
)	INJUNCTION

DECLARATION

I, JULIE KIM ROBINSON, am over the age of eighteen years and declare the following:

1. I filed this Chapter 7 bankruptcy case on March 18, 2014
2. On March 19, 2014, I received multiple calls from MoneyNow321 at my place of employment and on my cellular phone. The first call I received was on my cell phone from a MoneyNow321 representative named Cheryl. I answered and explained I had filed bankruptcy, but the representative named Cheryl only wanted to discuss that I needed to remit payment. I hung up only to have MoneyNow321 call back at my employer's phone number. I am the receptionist so I answer incoming calls and it was Cheryl again asking for me. I explained to Cheryl that she was calling my work line and must stop, but she said I had to pay and that the bankruptcy did not wipe out the debt to MoneyNow321. I called my attorney to let him know about the calls and he contacted MoneyNow321 at (866) 848-2102 and spoke with a representative and informed them that they must stop calling immediately.

- 1 3. On March 21, 2014, I again received multiple calls from MoneyNow321 at my place of
2 employment and on my cellular phone. I again spoke to a representative named Cheryl.
3 I again advised her I had filed for bankruptcy and that they must stop calling. She
4 again ignored that I filed bankruptcy and continued to demand payment. I contacted
5 my attorney to let him know. My attorney contacted MoneyNow321 and was sent to
6 voicemail.
- 7 4. On March 21, 2014, my attorney sent me a copy of a cease and desist letter that he sent
8 to MoneyNow321.
- 9 5. On March 24, 2014, I again received repeated calls from MoneyNow321 on my cellular
10 phone and at work. I did not answer the calls to my cell phone as by now I knew the
11 MoneyNow321 number. When I failed to answer my cell phone, MoneyNow321
12 called my work, and I answered. When the caller identified they were calling from
13 MoneyNow321, I hung up. My attorney informed me later that day that he had called
14 MoneyNow321 and a representative explained that my number had accidentally been
15 left in the auto-dialer but that she corrected the problem and the calls should now cease.
- 16 6. Later in the day on March 24, 2014, I again received calls from MoneyNow321 on my
17 cellular phone, after my attorney discussed the matter with a MoneyNow321
18 representative. I answered and told the MoneyNow321 representative that I knew that
19 they already know I filed bankruptcy and they should not contact me any further. They
20 disregarded my statements and again demanded payment.
- 21 7. At this point, I began to feel hopeless that the relentless calls from MoneyNow321
22 would cease. The representatives had repeatedly called my cell phone and my
23 workplace and did not care that I had filed for bankruptcy.
- 24 8. For a brief period after March 24, 2014, the calls from MoneyNow321 stopped.
- 25 9. On Aril 10, 2014, I again received a series of calls from MoneyNow321 on my cellular
26 phone. I informed my attorney that the calls had started again. I also received calls at
27 work later in the day. I answered them and hung up on the representative once, another
28

1 time I informed them again they could not call me and then hung up. I was very
2 distraught and the calls starting again caused me significant stress and anxiety.

3 10. On April 24, 2014, I again received repeated calls both on my cellular phone and at
4 work from MoneyNow321. I answered once and explained to the representative that
5 they should not call me, they again were unconcerned about the bankruptcy. I again
6 informed my attorney who instructed me to continue to keep record of their calls.

7 11. On May 6, 2014, I again received repeated calls both on my cellular phone and at work
8 from MoneyNow321. I again answered once and explained about my bankruptcy case
9 and then hung up. The calls continued after I hung up. I called in to my attorney's
10 office and spoke with another attorney at the office and expressed my frustration and
11 concern about the continued harassing phone calls from MoneyNow321.

12 12. On June 6, 2014, I again received a series of repeated calls on my cell phone and at
13 work from MoneyNow321. I answered once just to verify it was them and then hung
14 up. I again emailed my attorney requesting help with the continued phone calls.

15 13. I now receive calls from MoneyNow321 on a regular basis. The calls come to my
16 cellular phone and my workplace and are usually in succession and the repeated calling
17 will occur usually a few times per week. The agents express that my bankruptcy has no
18 effect on them and they continue to call and harass me, despite repeated requests that
19 they cease all contact.

20 14. The continued harassing calls from MoneyNow321 have caused me significant stress.
21 It has caused me to lose sleep over fear that I will be fired if my employer discovers
22 that a creditor of mine is calling in to the work line repeatedly.

23 15. I am the receptionist at work so I answer most incoming calls and I am scared to leave
24 my desk for fear that a call will come in from MoneyNow321 while I am away. I spend
25 much of my work day concerned about deflecting calls from MoneyNow321 to my
26 employer.

1 16. I have felt helpless to get the MoneyNow321 calls to stop and despite repeatedly
2 making them aware of my bankruptcy case they continue to call me incessantly and
3 harass me.

4 17. The agents for MoneyNow321 are rude and often tell me that the bankruptcy doesn't
5 have any effect on the payday loan. I was told once by an agent that I signed an
6 agreement promising not to file bankruptcy when I took out the payday loan. I have no
7 memory of signing such a document and the threat made me more concerned that the
8 debt to MoneyNow321 would never be resolved.

9
10 The foregoing is stated under penalty of perjury under the laws of the United States of
11 America. If called to testify to the above I could do so.

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13 EXECUTED AT: Van Nuys, CA

By: /s/ Julie Robinson
JULIE ROBINSON

14 DATED: August 14, 2014

Respectfully Submitted,
BANKRUPTCY LAW CENTER, APC

By: /s/ BRETT F. BODIE
BRETT F. BODIE, Esq.
Attorney for Debtor